

Report No. 326
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2003
(In thousands of Dollars)

Assets	89 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$250,883	\$33	\$147,710	\$398,626	
Interest-bearing balances	\$47,477	\$1,634	\$5,355	\$54,466	
Securities	\$1,394,640	\$1,249	\$281,303	\$1,677,192	
Federal funds sold and securities purchased/agreements to sell	\$153,021		\$77,730	\$230,751	
Loans & lease financing receivables:					
Loans & leases held for sale	\$20,772			\$20,772	
Loans & leases net of unearned income	\$5,010,091	\$1,397,636		\$6,407,727	
Less: Allowance for loan & lease losses	<u>\$81,699</u>	<u>\$25,840</u>		<u>\$107,539</u>	
Loans & leases, unearned income, allowances & reserve	\$4,928,392		\$1,371,796	\$6,300,188	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$113,245	\$374	\$2,337	\$115,956	
Other real estate owned	\$4,894		\$1,025	\$5,919	
Investments in unconsolidated subsidiaries & assoc. companies	\$1,325			\$1,325	
Intangible assets	\$37,125	\$749	\$249	\$38,123	
Goodwill	\$27,136	\$711		\$27,847	
Other Intangible assets	\$9,989	\$38	\$249	\$10,276	
Other assets	<u>\$175,355</u>	<u>\$265</u>	<u>\$44,110</u>	\$219,730	
Total Assets	<u>\$7,127,129</u>	<u>\$4,304</u>	<u>\$1,931,615</u>	<u>\$9,063,048</u>	
Liabilities					
Deposits:					
In domestic offices	\$5,943,053		\$1,151,455	\$7,094,508	
Noninterest-bearing	\$731,655		\$195,913	\$927,568	
Interest-bearing	<u>\$5,211,398</u>	<u>\$955,542</u>		<u>\$6,166,940</u>	
Federal funds purch & secur sold under agreements to repurchase	\$106,725		\$154,539	\$261,264	
Trading Liabilities					
Other borrowed money	\$316,437		\$458,989	\$775,426	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$63,032</u>	<u>\$413</u>	<u>\$12,461</u>	<u>\$75,906</u>	
Total Liabilities	\$6,429,247	\$413	\$1,777,444	\$8,207,104	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$35,561	\$944	\$2,000	\$38,505	
Surplus	\$350,377	\$2,079	\$42,000	\$394,456	
Retained earnings	\$298,062	\$950	\$110,947	\$409,959	
Accumulated other comprehensive income	\$13,282	(\$82)	(\$776)	\$12,424	
Other equity capital components	\$100			<u>\$100</u>	
Total Equity Capital	<u>\$697,882</u>	<u>\$3,891</u>	<u>\$154,171</u>	<u>\$855,944</u>	
Total Liabilities and Equity Capital	<u>\$7,127,129</u>	<u>\$4,304</u>	<u>\$1,931,615</u>	<u>\$9,063,048</u>	
Average Ratios of State Banking Institutions	9/30/2003	6/30/2003	3/31/2003	12/31/2002	9/30/2002
Total Capital/Reserves to Total Assets	10.17%	10.13%	10.03%	10.04%	10.25%
Total Capital to Total Deposits	11.74%	11.83%	11.46%	11.61%	12.11%
Total Loans to Total Assets	69.50%	68.20%	64.13%	65.61%	68.28%
Loan Valuation Res to Total Loans (Gross)	1.63%	1.70%	1.77%	1.74%	1.66%
Total Loans to Total Deposits	84.30%	82.25%	75.78%	82.57%	82.57%
Return on Assets (Annualized)	1.20%	1.21%	1.22%	1.07%	1.18%
Increase in Deposits 9-30-02 to 9-30-03	8.77%				
Increase in Loans 9-30-02 to 9-30-03	11.05%				
Increase in Total Assets 9-30-02 to 9-30-03	9.10%				